

United States Bankruptcy Court

District of Arizona

Case No. 2:09-bk-28081-CGC

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

JORGE CRISTOBAL
25932 WEST PONTIAC DRIVE
BUCKEYE, AZ 85396

CARMEN R CRISTOBAL
aka DBA SPA-DI-DA LLC
25932 WEST PONTIAC DRIVE
BUCKEYE, AZ 85396

Social Security / Individual Taxpayer ID No.:

xxx-xx-9626

xxx-xx-3723

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/24/10

Charles G. Case II
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0970-2
Case: 09-28081

User: taylore
Form ID: bl8

Page 1 of 1
Total Noticed: 22

Date Rcvd: Feb 24, 2010

The following entities were noticed by first class mail on Feb 26, 2010.

db/jdb +JORGE CRISTOBAL, CARMEN R CRISTOBAL, 25932 WEST PONTIAC DRIVE, BUCKEYE, AZ 85396-7211
tr DAVID M. REAVES, PO BOX 44320, PHOENIX, AZ 85064-4320
cr +C/O MARK S. BOSCO WELLS FARGO BANK, N.A., TIFFANY & BOSCO, P.A., 2525 E. CAMELBACK RD.,
SUITE 300, ESPLANADE II, PHOENIX, AZ 85016-4237
cr ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Corporation, 19001 South Western Avenue,
PO Box 2958, Torrance, CA 90509-2958)
8613174 ADT HOME SECURITY, P O BOX 650485, DALLAS TX 75265-0485
8613175 +AMERICAS SERVICE CO., P. O. Box 60768, Los Angeles CA 90060-0768
8613177 +CHASE AUTO FINANCE, P.O. BOX 78959, Phoenix AZ 85062-8959
8613179 +CITIBANK/CITIBUSINESS, P. O. Box 6077, Sioux Falls SD 57117-6077
8613180 +CREDIT UNION WEST, P. O. Box 38300, Phoenix AZ 85069-8300
8656755 Credit Union West, P.O. BOX 7600, Glendale, AZ 85312-7600
8613182 +FESTIVAL FOOTHILLS COMMUNITY ASSOCIATION, C/O AAM, LLC, 7740 N. 16TH STREET SUITE 300,
Phoenix AZ 85020-4473
8613183 HOME DEPOT, P. O. Box 6028, The Lakes NV 88901-6028
8613185 +LONESTAR PROPERTY MANAGEMENT, ASHTON RANCH COMMUNITY HOA, PO BOX 9151,
Surprise AZ 85374-0135
8613186 +TOYOTA MOTOR CREDIT CORP, 10040 N. 25TH AVENUE #200, Phoenix AZ 85021-1648
8726087 +WELLS FARGO BANK, N.A. C/O MARK S. BOSCO, 2525 E. CAMELBACK RD. SUITE 300,
PHOENIX, AZ 85016-4237
8613188 WELLS FARGO MORTGAGE, P. O. Box 30427, Los Angeles CA 90030-0427

The following entities were noticed by electronic transmission on Feb 24, 2010.

tr EDI: QDMREAVES.COM Feb 24 2010 18:53:00 DAVID M. REAVES, PO BOX 44320,
PHOENIX, AZ 85064-4320
smg EDI: AZDEPREV.COM Feb 24 2010 18:53:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
8613176 EDI: BANKAMER.COM Feb 24 2010 18:53:00 BANK OF AMERICA, P. O. Box 851001,
Dallas TX 75285-1001
8613178 EDI: CHASE.COM Feb 24 2010 18:58:00 CHASE BANK, P.O. BOX 94014, Palatine IL 60094-4014
8613179 +EDI: CITICORP.COM Feb 24 2010 18:53:00 CITIBANK/CITIBUSINESS, P. O. Box 6077,
Sioux Falls SD 57117-6077
8613181 EDI: DISCOVER.COM Feb 24 2010 18:53:00 DISCOVER CARD, P. O. Box 6103,
Carol Stream IL 60197-6103
8613184 EDI: IRS.COM Feb 24 2010 18:53:00 INTERNAL REVENUE SERVICE, Cincinnati OH 45999-0149
8613187 EDI: WFFC.COM Feb 24 2010 18:53:00 WELLS FARGO, P. O. Box 54349,
Los Angeles CA 90054-0349

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2010

Signature:

